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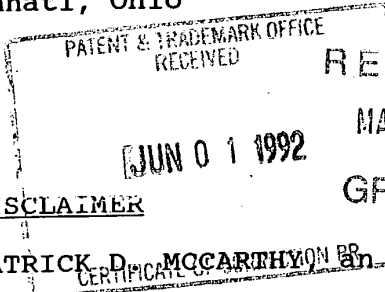
PATENT

#6
(BW)

Serial No.: 07/797,401
Filed: November 26, 1991
Group Art Unit: 2311
Examiner: Khai Tran
Applicant: Patrick D. McCarthy
Entitled: CENTRALIZED CONSUMER CASH VALUE
ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS

Cincinnati, Ohio

Hon. Commissioner of Patents
and Trademarks
Washington, DC 20231



RECEIVED
MAY 26 1992
GROUP 230

Sir:

TERMINAL DISCLAIMER

Your petitioner, PATRICK D. MCCARTHY, an individual, residing at 4384 Bowling Boulevard, Louisville, Kentucky 40207, represents that he is the owner of the entire right, title and interest in and to U.S. Patent No. 4,941,090 based upon application serial no. 07/303,319 filed January 27, 1989, and in and to application serial no. 07/510,446 filed April 18, 1990, and in and to application serial no. 07/797,401 filed November 26, 1991, all in the name of Patrick D. McCarthy and entitled CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS. Your petitioner, PATRICK D. MCCARTHY, hereby disclaims the terminal part of any patent granted on application serial no. 07/797,401 which would extend beyond the expiration date of the full statutory term of either U.S. Patent No. 4,941,090 or any patent to issue on application serial no. 07/510,446 and hereby agrees that any patent so granted on the above-identified application serial no. 07/797,401 shall be enforceable only for and during such period that the legal title to said patent shall be the same as the legal title to U.S. Patent No. 4,941,090 and any

patent to issue on application serial no. 07/510,446, this agreement to run with any patent granted on the above-identified application serial no. 07/797,401 and to be binding upon the grantee, his successors or assigns.

Petitioner does not disclaim any terminal part of any patent granted on the above-identified application serial no. 07/797,401 prior to the expiration date of either the full statutory term of U.S. Patent No. 4,941,090 or any patent to issue on application serial no. 07/510,446 in the event that one of them expires before its full statutory term for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 35 CFR §1.321(a), has all claims cancelled by reexamination certificate, or is otherwise terminated prior to the expiration of its statutory term, except for the separation of legal title stated above.

Signed at Louisville, State of Kentucky, this
13 day of April 1992.

PATRICK D. MCCARTHY

Patrick D. McCarthy

STATE OF KENTUCKY)
) ss.
COUNTY OF JEFFERSON)

On this 13th day of April 1992, before me personally appeared Patrick D. McCarthy, to me known and known by me to be the above-named individual, who duly acknowledged the signing of the foregoing instrument to be a voluntary act and deed, and who executed same for the uses and purposes specified.

Elsie S. A. Hunter
Notary Public

Notary Public, State at Large, KY.
My commission expires Jan. 22, 1994